

APPLICANT'S TYPOGRAPHICAL ERROR  
PTO/SB/08B (08-03) (modified)  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO		Application Number	09/52,879 09 552,879
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (use as many sheets as necessary)		Filing Date	April 20, 2000
		First Named Inventor	John CARNAHAN
		Art Unit	3628
		Examiner Name	Siegfried E. Chencinski
Sheet	1 of 5	Attorney Docket Number	47004.000056

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>M</i>	1.	US- 2002/0059139	05/16/2002	Evans	<i>M</i>
	2.	US- 2002/0111850	08/15/2002	Smrckas et al.	
	3.	US- 2003/0018492	01/23/2003	Carlson	
	4.	US- 2003/0216965	11/20/2003	Libman	
	5.	US- 2004/0030626	02/12/2004	Libman	
	6.	US- 2004/0039588	02/26/2004	Libman	
	7.	US- 4346442	08/24/1982	Musmanno	
	8.	US- 4355372	10/19/1982	Goldberg	
	9.	US- 4376978	03/15/1983	Musmanno	
	10.	US- 4597046	06/24/1986	Musmanno et al.	
	11.	US- 4674044	06/16/1987	Kalmus et al.	
	12.	US- 4774663	09/27/1988	Musmanno et al.	
	13.	US- 4972504	11/20/1990	Daniel, Jr.	
	14.	US- 5041972	08/20/1991	Frost	
	15.	US- 5297032	03/22/1994	Trojan et al.	
	16.	US- 5321933	06/21/1994	Seifert et al.	
	17.	US- 5490060	02/06/1996	Malec	
	18.	US- 5550734	08/27/1996	Tater,	
	19.	US- 5615109	03/25/1997	Eder	
	20.	US- 5615341	03/25/1997	Srikant	
	21.	US- 5671363	09/23/1997	Cristofich et al.	
	22.	US- 5689650	11/18/1997	McClelland et al.	
	23.	US- 5727161	03/10/1998	Purcell	
EXAMINER SIGNATURE <i>M Chencinski</i>				DATE CONSIDERED 1/11/06	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Applicant: MORGAN, JOHN E. et al.

PTO/SB/08B (08-03) (modified)  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number 09/52,879 09/52,879  
Filing Date April 20, 2000  
First Named Inventor John CARNAHAN  
Art Unit 3628  
Examiner Name Siegfried E. Chencinski  
Attorney Docket Number 47004.000056

Sheet 2 of 5

### U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
M	24.	US- 5799286	08/25/1998	Morgan	
	25.	US- 5878258	03/02/1999	Pizi et al.	
	26.	US- 5950175	09/07/1999	Austin	
	27.	US- 5970467	10/19/1999	Alavi	
	28.	US- 5974396	10/26/1999	Anderson	
	29.	US- 5978779	11/02/1999	Stein et al.	
	30.	US- 5983206	11/09/1999	Oppenheimer	
	31.	US- 5991741	11/23/1999	Speakman	
	32.	US- 5995942	11/30/1999	Smith et al.	
	33.	US- 5999907	12/07/1999	Donner	
	34.	US- 6026370	02/15/2000	Jermyn	
	35.	US- 6029139	02/22/2000	Cunningham et al.	
	36.	US- 6032125	02/29/2000	Ando	
	37.	US- 6044371	03/28/2000	Person et al.	
	38.	US- 6055510	04/25/2000	Henrick	
	39.	US- 6070147	05/30/2000	Harms et al.	
	40.	US- 6076072	06/13/2000	Libman	
	41.	US- 6078892	06/20/2000	Anderson et al.	
	42.	US- 6078901	06/20/2000	Ching	
	43.	US- 6092050	07/18/2000	Lungren	
	44.	US- 6108641	08/22/2000	Kenna et al.	
	45.	US- 6154731	11/28/2000	Monks	
M	46.	US- 6173270	01/09/2001	Cristofich et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

1/11/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



APPLICANT'S TYPOGRAPHICAL ERROR

PTO/SB/08B (08-03) (modified)  
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number 09/52,879 09/52,879  
Filing Date April 20, 2000  
First Named Inventor John CARNAHAN  
Art Unit 3628  
Examiner Name Siegfried E. Chencinski  
Attorney Docket Number 47004.000056

Sheet 3 of 5

## U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
ML	47.	US- 6188993	02/13/2001	Eng et al.	
	48.	US- 6236978	05/22/2001	Tuzhilin	
	49.	US- 6249775	06/19/2001	Freeman et al.	
	50.	US- 6269346	07/31/2001	Cristofich et al.	
	51.	US- 6272528	08/07/2001	Cullen et al.	
	52.	US- 6311144	10/30/2001	Abu	
	53.	US- 6321212	11/20/2001	Lange	
	54.	US- 6452613	09/17/2002	Lefebvre et al.	
	55.	US- 6490569	12/03/2002	Grune	
	56.	US- 6502080	12/31/2002	Eichorst et al.	
ML	57.	US- 6513018	01/28/2003	Culhane	
	58.	US-			
	59.				
	60.				
	61.				
	62.				
	63.				
	64.				
	65.				
	66.				
	67.				
	68.				
	69.				

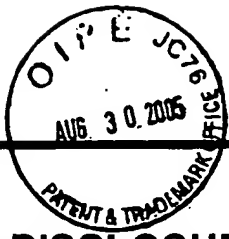
EXAMINER SIGNATURE

*S. Chencinski*

DATE CONSIDERED

1/11/06

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



APPLICANT'S TYPOGRAPHIC ERROR

PTO/SB/08B (08-03) (modified)  
U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

<b>Substitute for form 1449/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Application Number</b>	09/52,879 09/552,879
		<b>Filing Date</b>	April 20, 2000
		<b>First Named Inventor</b>	John CARNAHAN
		<b>Art Unit</b>	3628
		<b>Examiner Name</b>	Siegfried E. Chencinski
		<b>Attorney Docket Number</b>	47004.000056
<b>Sheet</b>	4 of 5		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
[Signature]	70.	A Hedge Fund Primer Version 0.1, Farzin Pourmokhtar, www.emf.net, www.emf.net/?farzin/hedgefund.html, Printed 07/24/2002	<input type="checkbox"/>	<input type="checkbox"/>
	71.	Derivatives Primer, CEIBA, Committee on Investment of Employee Benefit Assets, Association for Financial Professionals, 12/2001	<input type="checkbox"/>	<input type="checkbox"/>
	72.	ARMSTRONG, Fund of Funds: Perfect Solution or Dangerous Shortcut?, Investor Solutions, Inc., www.investorsolutions.com, 2001	<input type="checkbox"/>	<input type="checkbox"/>
	73.	Hedge Fund Primer-The Basics, KSP Capital Management LLC, information@kspcapital.com, Printed 07/24/2002	<input type="checkbox"/>	<input type="checkbox"/>
	74.	Hedge Fund Primer About Fund of Funds, Links Securities LLC, www.hedgefund.net/prime_fof.php3, See Publication Site, 2002	<input type="checkbox"/>	<input type="checkbox"/>
	75.	KNEIS, Hedge Fund Strategies: A Primer, Canadianhedgewatch, page 3, Undated	<input type="checkbox"/>	<input type="checkbox"/>
	76.	Huddling With William Bernstein: Small Town Doctor, Investing Pro, Undated	<input type="checkbox"/>	<input type="checkbox"/>
	77.	BOGLE, Mutual Funds at the Millennium: Fund Directors and Fund Myths, New York, NY, 05/15/2000	<input type="checkbox"/>	<input type="checkbox"/>
[Signature]	78.	HIREMATH, Numerical Credit Scoring Model, Operations Research Bulletin, WA13.16, 04/30/1975, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	79.	Primer: Derivatives Instruments, Derivatives Study Center, www.econstrat.orgwww.econstrat.org/dscinstruments.htm, Printed 07/24/2002	<input type="checkbox"/>	<input type="checkbox"/>
	80.	Trading and Capital-Markets Activities Manual, Instrument Profiles: Structured Notes, Federal Reserve System, www.toerien.com - The Turin Group, www.toerien.com/books/manual/4040.htm, Printed 07/24/2002	<input type="checkbox"/>	<input type="checkbox"/>
<b>EXAMINER SIGNATURE</b> [Signature]		<b>DATE CONSIDERED</b> 1/14/06		
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.				



APPLICANT'S TYPOGRAPHICAL ERROR  
PTO/SB/08B (08-03) (modified)  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number

09/52,879

09/552,879

Filing Date

April 20, 2000

First Named Inventor

John CARNAHAN

Art Unit

3628

Examiner Name

Siegfried E. Chencinski

Sheet

5 of 5

Attorney Docket Number

47004.000056

### OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
<i>SM</i>	81.	SPIRER, When "Bad" Credit Behavior Becomes the Norm, Credit World, Vol. 85; Iss. 6, July/August 1997	<input type="checkbox"/>	<input type="checkbox"/>
<i>SM</i>	82.	Why a Fund of Funds?, Altegris Investments, www.managedinvestments.com, Printed 07/24/02	<input type="checkbox"/>	<input type="checkbox"/>
	83.			
	84.			
	85.			
	86.			
	87.			
	88.			
	89.			
	90.			
	91.			

EXAMINER SIGNATURE

*SM*

DATE CONSIDERED

1/14/06

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



REPLACEMENT COPY

Please type a plus sign (+) inside this box



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

Application Number	09/552,879
Filing Date	04-20-2000
First Named Inventor	Camahan et al.
Group Art Unit	2771
Examiner Name	Unassigned
Attorney Docket Number	47004.000056

## **U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	U1					

## **FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>3</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	F1	WO	01/11532		Chlan et al.	02-15-2001		
	F2	WO	99/27432		Sikka et al.	06-03-1999		
	F3	WO	99/39290		Pellegrinelli et al.	08-05-1999		

## **NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	P1	PCT-International Search Report for Application No. PCT/US01/08778 Filed 03-02-2001	
	P2	No Author Listed, "All-In-One Consumer Guide to Online Personal Finance Debuts", PR Newswire, 05-17-200, pp. 1-2	
	P3	No Author Listed, "WingspanBank.com and Frictionless Commerce Launch New Service for Finding, Comparing, and Purchasing Mutual Funds", Business Wire, 12-06-1999, pp. 1-2	
	P4	R. SNEL, "Wingspan Adds Supercharged Fund Search Feature", AMERICAN Banker, Vol. 164, No. 232, page 26, 12-06-1999	

Examiner Signature

Date Considered

3/06/04

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 18 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED

NOV 05 2001

RECEIVED

JAN 23 2004

GROUP 3600

Please type a plus sign (+) inside this box



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

Complete If Known

Application Number 09/552,879  
Filing Date 04-20-2000  
First Named Inventor Camahan et al.  
Group Art Unit 2771  
Examiner Name Unassigned  
Attorney Docket Number 47004.000056

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	U1					

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>6</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	F1	WO	01/11532		Chlan et al.	02-15-2001		
	F2	WO	99/27432		Sikka et al.	06-03-1999		
	F3	WO	99/39290		Pellegrinelli et al.	08-05-1999		

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	P1	PCT-International Search Report for Application No. PCT/US01/06778 Filed 03-02-2001	
	P2	No Author Listed, "All-In-One Consumer Guide to Online Personal Finance Debuts", PR Newswire, 05-17-200, pp. 1-2	
	P3	No Author Listed, "WingspanBank.com and Frictionless Commerce Launch New Service for Finding, Comparing, and Purchasing Mutual Funds", Business Wire, 12-06-1999, pp. 1-2	
	P4	R. SNEL, "Wingspan Adds Supercharged Fund Search Feature", AMERICAN Banker, Vol. 164, No. 232, page 26, 12-06-1999	

Examiner Signature	Date Considered
<i>[Signature]</i>	3/06/04

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED

JAN 23 2004

GROUP 3600

RECEIVED

NOV 05 2001